Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 61 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Joint Debtor Name of Debtor (Spouse)(Last, First, Middle): Cataldo, Silvio Cataldo, Jacqueline Ann All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): dba CataldoEnterprises, Inc. (dsslvd 4/10/09), aka NONE Chick's Ice Cream & Deli Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 8662 (if more than one, state all): 8446 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 7307 West 62nd Street 7307 West 62nd Street Summit TI Summit TI ZIPCODE IPCODE **0501** 60501 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): 17609 South Oak Park Avenue ZIPCODE (if different from street address above): 60477 **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined $See\ Exhibit\ D\ on\ page\ 2\ of\ this\ form.$ П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank business debts. entity below in 11 U.S.C. § 101(8) as "incurred by an Other Deli/Restaurant individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5.001-10.001-25,001 50,001-OVER 50-Creditors 199 5,000 10.000 25,000 50,000 100,000 100,000 999 49 \boxtimes \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \times Estimated \$0 to \$50,000 to \$100,001 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 61 FORM B1, Page 2 Name of Debtor(s): **Voluntary Petition** Silvio Cataldo, Jr. and (This page must be completed and filed in every case) Jacqueline Ann Cataldo All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). X 07/13/2009 Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 3 of 61 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** Silvio Cataldo, Jr. and (This page must be completed and filed in every case) Jacqueline Ann Cataldo **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Silvio Cataldo, Jr. Signature of Debtor (Signature of Foreign Representative) X/s/ Jacqueline Ann Cataldo Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 07/13/2009 (Date) 07/13/2009 Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for X /s/ Cary Brown compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Cary Brown 3124988-BCAR Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the Law Office of Cary Brown maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 7220 W. 194th St. - Suite 107 Printed Name and title, if any, of Bankruptcy Petition Preparer Tinley Park IL 60487 Social Security number (If the bankruptcy petition preparer is not an 815-806-3180 individual, state the Social Security number of the officer, principal, Telephone Number responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 07/13/2009 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or

X
Signature of Authorized Individual
Printed Name of Authorized Individual

Title of Authorized Individual

07/13/2009

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	Silvio Cataldo, Jr. and Jacqueline Ann Cataldo		Case No. Chapter	7
_		_/ Debtor		

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best	
of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safe	ty
(attach additional sheets if necessary):	

- 1) Chick's Ice Cream & Deli
- 2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):
 - 1) substantial mold & water damage remediation paid by lender

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Silvio Cataldo, Jr.	Case No.
and	Chapter 7
Jacqueline Ann Cataldo	
Debtor(s)	<u> </u>

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Chook one of the investment solon and allacinary declarations as allocated.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 6 of 61 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Jacqueline Ann Cataldo Date: 07/13/2009

Filed 07/13/09

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Silvio Cataldo, Jr.	Case No.
and	Chapter 7
Jacqueline Ann Cataldo	
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 8 of 61 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Silvio Cataldo, Jr. Date: 07/13/2009

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CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

(Check the box as directed in Parts I, III, and VI of this statement.)

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Case Number:

(If known)

	Part I. EXCLUSION FOR DISABLED VETERANS		
4	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
1	☐ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).		

		Part II. CALCULATION OF MONTH	LY INCOME FOR § 707(b)(7)	EXCLUS	SION	
		al/filing status. Check the box that applies and complete Unmarried. Complete only Column A ("Debtor's Inco		s directed.		
	penalt living a	Married, not filing jointly, with declaration of separate hour y of perjury: "My spouse and I are legally separated under apart other than for the purpose of evading the requirement selete only Column A ("Debtor's Income") for Lines 3-	r applicable non-bankruptcy law or my spous nts of § 707(b)(2)(A) of the Bankruptcy Code	e and I are		
2		Married, not filing jointly, without the declaration of separa nn A ("Debtor's Income") and Column B ("Spouse's la		Complete	both	
	d. 🗌 Lines	Married, filing jointlyComplete both Column A ("Debtor 3-11.	r's Income") and Column B ("Spouse's In	ncome") for	·	
	U	ures must reflect average monthly income received from a s prior to filing the bankruptcy case, ending on the last da		nt	Column A	Column B
		nthly income varied during the six months, you must divide on the appropriate line.	e the six month total by six, and enter the		Debtor's Income	Spouse's Income
3	Gross	s wages, salary, tips, bonuses, overtime, commission	ns.		\$	\$
4				ction		
	a.	Gross receipts	\$			
	b.	Ordinary and necessary business expenses	\$		\$	\$
	C.	Business income	Subtract Line b from Line a			Ψ
	in the	and other real property income. Subtract Line be appropriate column(s) of Line 5. Do not enter a number leart of the operating expenses entered on Line b as a				
5	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	C.	Rent and other real property income	Subtract Line b from Line a		\$	\$
6	Intere	st, dividends, and royalties.			\$	\$
7	Pensi	on and retirement income.			\$	\$

Omciai	Form 22A (Chapter 7) (4/07) - Cont.	2
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.	\$ \$
0	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:	
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$	\$ \$
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.	
	a	
	Total and enter on Line 10	\$ \$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ \$
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence:	\$	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)		
16	Enter the amount from Line 12.	\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	

ĺ	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)		
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)			
	19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$
	20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$

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3 - Cont. Official Form 22A (Chapter 7) (4/07) Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42: subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expenses b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ \$ Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22 □ 0 □ 1 □ 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This \$ information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 23 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Do not enter an amount less than zero. Line a and enter the result in Line 23. IRS Transportation Standards, Ownership Costs, First Car \$ b. Average Monthly Payment for any debts secured by Vehicle 1, \$ \$ as stated in Line 42 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. c. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car \$ Average Monthly Payment for any debts secured by Vehicle 2, b. \$ as stated in Line 42 Net ownership/lease expense for Vehicle 2 c. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, 26 union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory \$ 401(k) contributions.

Official Form 22A (Chapter 7) (4/07)

- Cont.

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Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually 27 Do not include premiums for insurance on your dependents, pay for term life insurance for yourself. \$ for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that 28 you are required to pay pursuant to court order, such as spousal or child support payments. Do not \$ include payments on past due support obligations included in Line 44. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a 29 condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on 30 \$ childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. 31 \$ Do not include payments for health insurance or health savings accounts listed in Line 34. Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service -- such 32 as cell phones, pagers, call waiting, caller id, special long distance, or internet service -- to the extent \$ necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. 33 \$ Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32 **Subpart B: Additional Expense Deductions under § 707(b)** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. a. Health Insurance 34 Disability Insurance \$ h. Health Savings Account \$ Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually 36 incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or \$ other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation demonstrating that the additional amount claimed is \$ reasonable and necessary. Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary 38 education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and \$ not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to 39 exceed five percent of those combined allowances. (This information is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation \$ demonstrating that the additional amount claimed is reasonable and necessary. Continued charitable contributions. Enter the amount that you will continue to contribute in the 40 \$ form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

Official Form 22A (Chapter 7) (4/07) - Cont.

			Subpart C: Deductions for	or Debt Payment						
	prope Avera each debts	ge Monthly Payment. The A Secured Creditor in the 60 i	ne of creditor, identify the property securing werage Monthly Payment is the total of all months following the filing of the bankrupt f taxes and insurance required by the more	ng the debt, and state the amounts contractually due to cy case, divided by 60. Mortgage						
		Name of Creditor	Property Securing the Debt	60-Month Average Payment	1 '					
42	a.			\$	† '					
	b.			\$	† '					
	C.			\$	† !					
	d.			\$	1					
	e.			\$	1 1					
		1	1	Total: Add Lines a - e	<u> </u>	\$				
	reside you m in add would	nay include in your deduction dition to the payments listed I include any sums in defaul any such amounts in the foll	er property necessary for your support or n 1/60th of any amount (the "cure amount in Line 42, in order to maintain possessio t that must be paid in order to avoid repos owing chart. If necessary, list additional en	") that you must pay the creditor on of the property. The cure amount assession or foreclosure. List and ontries on a separate page.	, T					
40		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount]					
43	a.			\$	ļ .					
	b.			\$	ļ !					
	c.			\$						
	d.			\$	ļ '					
	e.		<u> </u>	\$						
				Total: Add Lines a - e	<u> </u>	\$				
44		nents on priority claims. ort and alimony claims), divi	Enter the total amount of all priority claims ded by 60.	s (including priority child		\$				
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.									
	a.	a. Projected average monthly Chapter 13 plan payment.								
45	b.			x \$						
	C.	Average monthly adminis	trative expense of Chapter 13 case	Total: Multiply Lines a and b		\$				
46	Total	Deductions for Debt Pay	ment. Enter the total of Lines 42 thro	ugh 45.		\$				
		Subi	part D: Total Deductions Al	lowed under § 707(b)(2)						
47	Total	of all deductions allowed		I of Lines 33, 41, and 46.		\$				
						L				

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION							
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))							
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))							
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$						

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6 - Cont. Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 \$ number 60 and enter the result. Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 \$ Enter the amount of your total non-priority unsecured debt Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. | Expense Description | Monthly Amount |

Expense Description

a. \$
b. \$
c. \$
Total: Add Lines a, b, and c \$

56

Part VIII: VERIFICATION								
	I declare under penalty of perjury that the information both debtors must sign.)	ion provided in this statement is true and correct. (If this a joint case,						
57	Date: Signature: _	(Debtor)						
	Date: Signature: _	(Joint Debtor, if any)						

FORM B6A (10/05) West Group, Rochester: NY Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main Page 15 of 61 Document

In re ^S	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	/ Debtor	Case No		
_										(if kr	oown)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Join Community	W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Debtor's Residence - single family home 7307 West 62nd Street Summit, IL 60501	FeeSimple-TenancyByEntirety	J	\$ 175,000.00	\$ 154,708.00
Cataldo Enterprises, Inc. (location of closed business) d/b/a Chick's Ice Cream & Deli 17609 S Oak Park Ave Tinley Park, IL 60477 Listed for Sale @ \$599k	Fee Simple	H	\$ 450,000.00	\$ 450,000.00

625,000.00 **TOTAL \$** (Report also on Summary of Schedules.)

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property		Type of Property N Description and Location of Property O Husband- Wife- Joint Community-			Current Value of Debtor's Interest,		
				-W J	in Property Without Deducting any Secured Claim or Exemption		
1. Cash on hand.		Cash on Hand Location: In debtor's possession		J	\$ 20.00		
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account George Washington Savings Bank Acct# 961004183 Location: In debtor's possession		H	\$ 350.00		
		Checking Account JPMorgan Chase Acct# 110013786511 Location: In debtor's possession		W	\$ 1,500.00		
		Savings Account ING Direct Bank Acct# 56558638 Location: In debtor's possession		W	\$ 324.00		
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings,	X	Household Goods and Furnishings		J	\$ 2,500.00		
including audio, video, and computer equipment.		Location: In debtor's possession			<i>\$</i> 2,300.00		
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X						
6. Wearing apparel.		Wearing Apparel Location: In debtor's possession		J	\$ 1,200.00		
7. Furs and jewelry.		Wedding Rings Location: In debtor's possession		J	\$ 250.00		

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo / Debtor

Case No.

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N o n e	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Firearms and sports, photographic, and other hobby equipment.		Firearms 20 Gauge Mossberg Shotgun Location: In debtor's possession	W	\$ 100.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance on Wife's Life - CSV Country Companies Life Location: In debtor's possession	W	\$ 10,000.00
		Life Insurance on Husband's Life - CSV Country Companies Life Location: In debtor's possession	Н	\$ 500.00
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X	401(K) Fidelity Acct# OP48643	W	\$ 73,104.00
		Location: In debtor's possession		
		IRA Howe Barnes Acct# 60690586 Location: In debtor's possession	W	\$ 6,725.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Stocks 250 shares of Town Center Bank (New Lenox I. common stock (value as of 7/8/09, \$6 per share) Location: In debtor's possession	J	\$ 1,500.00

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo / Debtor

Case No.

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)								
Type of Property	Type of Property N Description and Location of Property				Current Value of Debtor's Interest,			
			Husband		in Property Without Deducting any			
	n		Wife Joint		Secured Claim or			
	е		Community	C	Exemption			
14. Interests in partnerships or joint ventures. Itemize.	X							
Sovernment and corporate bonds and other negotiable and non-negotiable instruments.	X							
16. Accounts Receivable.	X							
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X							
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights, and other intellectual property. Give particulars.	X							
23. Licenses, franchises, and other general intangibles. Give particulars.	X							
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X							
25. Automobiles, trucks, trailers and other vehicles.		1995 Saturn SL2 (son's car) Location: In debtor's possession		W	\$ 1,135.00			
		1997 Ford Ranger - short bed, 4 cyl., 5 spermaual, in fair to poor condition with appreciations. Note: Held for friend - See Statement of Financial Affairs - Answer to Question #14. Location: In debtor's possession	ox.	Н	\$ 1,575.00			
		2004 Jeep Liberty Location: In debtor's possession		W	\$ 6,630.00			

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n e		eW ntJ	in Property Without Deducting any Secured Claim or Exemption
		2006 Chrylser Town & Country Location: In debtor's possession	Н	\$ 7,865.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		Office Equipment HP 6310 Fax Machine Location: In debtor's possession	J	\$ 80.00
29. Machinery, fixtures, equipment and supplies used in business.		Business Signage - signs from business, located in garage @ debtor's residence Location: In debtor's possession	H	\$ 2,500.00
		Miscellaneous trade fixtures - (items remaining after mold remediation contractor completed disposal of contaminated items-located @ business premises) Location: 17609 South Oak Park Avenue, Tinley Park IL 60477	H	\$ 1.00
		Pepsi Dispenser - leased equipment located at business premises Location: 17609 South Oak Park Avenue, Tinley Park IL 60477		\$ 1,000.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				ė 110 0E0 00

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In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo

/ Debtor

Case No.

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,87					
(Check one box)						

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Debtor's Residence	735 ILCS 5/12-901	\$ 20,292.00	\$ 175,000.00
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 0.00	\$ 20.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 0.00	\$ 350.00
Savings Account	735 ILCS 5/12-1001(b)	\$ 0.00	\$ 324.00
Household Goods and Furnishings	735 ILCS 5/12-1001(b)	\$ 2,500.00	\$ 2,500.00
Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 1,200.00	\$ 1,200.00
Wedding Rings	735 ILCS 5/12-1001(b)	\$ 250.00	\$ 250.00
Firearms	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Life Insurance	735 ILCS 5/12-1001(f)	\$ 500.00	\$ 500.00
Life Insurance	735 ILCS 5/12-1001(f)	\$ 10,000.00	\$ 10,000.00
401(K)	735 ILCS 5/12-1006	\$ 73,104.00	\$ 73,104.00
IRA	735 ILCS 5/12-1006	\$ 6,725.00	\$ 6,725.00
Stocks	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
1994 Saturn SL1	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 1,135.00
2004 Jeep Liberty	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 4,800.00 \$ 1,830.00	\$ 6,630.00
2006 Chrylser Town & Country	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 7,865.00

n	re	Silvio	Cataldo.	Jr.	and	Jacqueline	Ann	Cataldo
	10		cacarac,		and	Dacquerric	Z 11111	Cacarac

/ Debtor

Case No.

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Office Equipment	735 ILCS 5/12-1001(d)	\$ 0.00	\$ 80.00

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Official Form 6D (10/06) West Group, Rochester, NY

In reSilvio Cataldo, Jr. and Jacqueline Ann Cataldo	, Case No.	
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	O' V H W- J	ate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 6424 Creditor # : 1 Chrysler Financial PO Box 2993 Milwaukee WI 53201-2993		H					\$ 14,032.46	\$ 6,167.46
Account No: 8544 Creditor # : 2 Greco & Sons, Inc. 1550 Hecht Road Bartlett IL 60103			06/23/09 Judgment Potential Judgment Lien Debtor's Residence, Chick's Ice Cream & Deli Value: \$ 625,000.00			X	\$ 3,729.00	\$ 0.00
Account No: 8544 Representing: Greco & Sons, Inc.			The Chaet Kaplan Firm Attorneys for Greco & Sons,Inc 30 N LaSalle St., Suite 1520 Chicago IL 60602					
2 continuation sheets attached			Su (Total o (Use only o	of thi	otal	ge) \$ ge)	\$ 17,761.46 (Report also on Summary of	\$ 6,167.46

(Report also on Summary of Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main Document Page 23 of 61

Official Form 6D (10/06) - Cont. West Group, Rochester, NY

In reSilvio Cataldo, Jr. and Jacqueline Ann Cataldo	, Case No.	
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: 2218 \$ 0.00 J thru 2009 \$ 50,868.00 Creditor # : 3 Junior Mortgage - HELOC Harris Bank 3800 Golf Road POB 5043 Rolling Meadows IL 60008 Value: \$ 175,000.00 \$ 64,938.12 \$ 5,291.28 H 2006 X Account No: 5164 Creditor # : 4 secured line of credit National City Bank Chick's Ice Cream & Deli 607 West Devon Park Ridge IL 60068 Value: \$ 450,000.00 Account No: 5827 H 2006 \$ 390,353.16 \$ 0.00 Creditor # : 5 Mortgage National City Bank Chick's Restaurant 607 West Devon Park Ridge IL 60068 Value: \$ 450,001.00 Account No: 5827 McFadden & Dillon, P.C. Representing: 120 S LaSalle National City Bank Suite 1335 Chicago IL 60603 Value: \$ 1,474.55 \$ 474.55 Account No: 2600 H thru filing date Creditor # : 6 equipment lease PepsiAmericas Pepsi Dispenser *75 Remittance Drive* Suite 1884 Chicago IL 60675-1884 Value: \$ 1,000.00 \$ 6,533.19 \$ 9,033.19 Account No: 1092 H 2006 Creditor # : 7 pmsi or equipment lease Signtronix/Northern Leasing Business Signage - in debtor's 132 West 31st Street garage New York NY 10001 Value: \$ 2,500.00 of 2 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 516,667.02 \$ 12,299.02 Holding Secured Claims (Total of this page Total \$

(Report also on Summary of Schedules.)

(Use only on last page)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main Document Page 24 of 61

Official Form 6D (10/06) - Cont. West Group, Rochester, NY

In reSilvio Cataldo, Jr. and Jacqueline Ann Cataldo	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: 1092 Cedar Financial Representing: 24007 Ventura Blvd Signtronix/Northern Leasing PO Box 8986 Calabasas CA 91372-8986 Value: \$ 8,950.00 \$ 8,950.00 H thru filing X Account No: 8221 Creditor # : 8 Mechanics Lien Tenant Fire Protection Chick's Ice Cream & Deli 7637 W 100th Place Mechanics Lien Bridgeview IL 60455-2433 Value: \$ 450,000.00 \$ 100,111.00 \$ 0.00 thru 2009 Account No: 0905 Creditor # : 9 First Mortgage Wells Fargo Home Mortgage MAC X2302-02J 37911 POB 14469 Des Moines IA 50306-9655 Value: \$ 175,000.00 Account No: 0905 Wells Fargo Home Mortgage Representing: Attn: Ms. Sheri Smith Wells Fargo Home Mortgage POB 14469 Des Moines IA 50306-9655 Value: Account No: Value: Account No: Value: of 2 Sheet no. 2 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 109,061.00 \$ 8,950.00 Holding Secured Claims (Total of this page Total \$ \$ 643,489.48 \$ 27,416.48 (Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Filed 07/13/09

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(if known)

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated of the claim is d

	ted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
oox l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
\boxtimes	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
X	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo	, (Case No.	
Debtor(s)		(if	known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Wages, salaries, and commissions

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	١ .	Date Claim was Incurred and Consideration for Claim HusbandWifeJointCommunity	Contingent	I In liquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Amanda Vargas 172 N. Windmere Circle Matteson IL 60443			2007 unpaid final wages Corp. dissolved in '09, but ceased operations in '07				\$ 224.00	\$ 224.00	\$ 0.00
Account No: Creditor # : 2 Ashley Fitzgerald 15216 Las Robies Street Oak Forest IL 60452			2007 unpaid final wages Corp. dissolved in'09, but operations ceased in '07				\$ 267.00	\$ 267.00	\$ 0.00
Account No: Creditor # : 3 Eric Nolan 5731 West 171st Street Tinley Park IL 60477			2007 unpaid final wages Corp. dissolved in '09, but operations ceased in '07				\$ 135.00	\$ 135.00	\$ 0.00
Account No: Creditor # : 4 Guadalupe Banuelos 1749 West Chariot Court Mount Prospect IL 60056		H	2007 unpaid final wages Corp. dissolved in '09, but operations ceased in '07				\$ 1,200.00	\$ 1,200.00	\$ 0.00
Account No: Creditor # : 5 James Valek 6654 Glenview Drive Tinley Park IL 60477		H	2007 unpaid final wages Corp. dissolved in '09, but ceased operations in'07				\$ 224.00	\$ 224.00	\$ 0.00
Account No: Creditor # : 6 Jamie Banuelos 6633 West 174th Street Tinley Park IL 60477			2007 unpaid final wages Corp. dissolved in '09, but operations ceased in '07				\$ 900.00	\$ 900.00	\$ 0.00
Sheet No. 1 of 3 continuation sheets to Schedule of Creditors Holding Priority Claims	s a		(Total o	To:	ta Isc	age) I \$ on	2,950.00	2,950.00	0.00
			Use only on last page of the completed Schedule E. If applical also on the Statistical Summary of Certain Liabilities and Rela		rep	ort			

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In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo		,	Case No.	
Debtor(s)		_	(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Wages, salaries, and commissions

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	. ,	Unliquidated Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 7 Jessica Franczak 16501 Skyhoe Drive Tinley Park IL 60477		H 2007 unpaid final wages				\$ 160.00	\$ 160.00	\$ 0.00
Account No: Creditor # : 8 John D. Wilbur 10735 Greenmeadows, Apt 3D Mokena IL 60448		H 2007 unpaid final wages Corp. dissolved in '09, but ceased operations in '07				\$ 900.00	\$ 900.00	\$ 0.00
Account No: Creditor # : 9 Katrina Bedore 6440 Willow Lane Tinley Park IL 60477		H 2007 unpaid final wages Corp. dissolved in'09, but operations ceased in '07				\$ 255.00	\$ 255.00	\$ 0.00
Account No: Creditor # : 10 Luis Palafox 6633 West 174th Street Tinley Park IL 60477	 -	H 2007 unpaid final wages				\$ 900.00	\$ 900.00	\$ 0.00
Account No: Creditor # : 11 Rita Cozza 10354 South 81st Avenue Palos Hills IL 60465		H 2007 unpaid final wages Corp. dissolved in '09, but ceased operations in '07				\$ 1,000.00	\$ 1,000.00	\$ 0.00
Account No: Creditor # : 12 Tom Cozza 10354 South 81st Avenue Palos Hills IL 60465		H 2007 unpaid final wages Corp. dissolved in '09, but ceased operations in '07				\$ 600.00	\$ 600.00	\$ 0.00
Sheet No. 2 of 3 continuation sheet to Schedule of Creditors Holding Priority Claims	s at	tached Si (Total (Use only on last page of the completed Schedule E. Report Summary of	To otal a Sche	s p ota also edu	age) al \$ o on ales)	3,815.00	3,815.00	0.00
		(Use only on last page of the completed Schedule E. If applic also on the Statistical Summary of Certain Liabilities and Rel		rep	oort			

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo	Case No.	
Debtor(s)		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Type of Priority for Claims Listed on This Sheet:		Taxes and Certain Other Debts	0	w∈	ea.	to Governm	ental Units	
Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 5126 Creditor # : 13 IDES Collection Analysis 33 S. State Street, 10th Floor Chicago IL 60603-2802		H thru filing unpaid IDES taxes, 2/07 thru disputed as to assessments for periods after 12/31/07, as there were neither wages					\$ 11,509.74	\$ 0.00
Account No: 8448 Creditor # : 14 Illinois Department of Revenue Bankruptcy Section, Level 7-42 100 West Randolph Street Chicago IL 60506		H 2007 Form(s) IL-941 for 2007 Form IL-941 taxes for 2007 (does not reflect interest, penalties, or responsible				\$ 5,140.00	\$ 5,140.00	\$ 0.00
Account No: 9933 Creditor # : 15 Illinois Department of Revenue Retailer's Occupation Tax Springfield IL 62796-0001	•	H thru filing ST-1 Sales and Use Tax '06 & sales tax for 4th quarter '06 & all of '07 (no sales after '07- does not include	,0	7		\$ 19,548.00	\$ 19,548.00	\$ 0.00
Account No: 8448 Creditor # : 16 IRS Mail Stop 5010 CHI 230 S. Dearborn Street Chicago IL 60604		H thru filing 940/941 taxes 940/941 taxes - 4th Quarter '06, all of '07 (no payroll in '08) (doesn't include				\$ 44,990.61	\$ 44,990.61	\$ 0.00
Account No:	•							
Account No:								
Sheet No. 3 of 3 continuation sheets to Schedule of Creditors Holding Priority Claims	at	ttacried (Total o	To:	pa tal Iso	ge) \$ on	81,188.35 76,443.61	81,188.35	0.00
		(Use only on last page of the completed Schedule E. If applical also on the Statistical Summary of Certain Liabilities and Rela	To t	tal repo	\$ ort		76,443.61	0.00

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Official Form 6F (10/06) West Group, Rochester, NY

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo	, Case No.
Debtor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7395 Creditor # : 1 ADT Security 14200 E Exposition Ave Aurora CO 80012		H	2006 Security Services For Business				\$ 2,319.55
Account No: 7395 Representing: ADT Security			SKO Brenner American PO Box 9320 Baldwin NY 11510				
Account No: 1000 Creditor # : 2 American Express PO Box 297879 Ft. Lauderdale FL 33329-7879		W	thru 2008 Credit Card Purchases				\$ 4,688.02
Account No: 1000 Representing: American Express			NCO Financial Systems, Inc 507 Prudential Road Horsham PA 19044				
10 continuation sheets attached	ļ	1	ı	Sub	tota Tota	•	\$ 7,007.57

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sneet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 6988	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community thru 2007	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor # : 3 AmericanMarketing & Publishing PO Box 801 DeKalb IL 60115			Marketing Services Business				
Account No: 6988 Representing: AmericanMarketing & Publishing			McCarthy, Burgess & Wolff 26000 Cannon Road Cleveland OH 44146				
Account No: 9510 Creditor # : 4 Anderson Pest 219 W Diversey Elmhurst IL 60126-1131		H	thru 2007 Pest Control Services @ Business location				\$ 116.00
Account No: 0001 Creditor # : 5 Aramark 4200 S Halsted Chicago IL 60609		Н	thru 2007 food vendor to business Business				\$ 900.00
Account No: 1149 Creditor # : 6 AT&T PO Box 7951 Westbury NY 11590		H	thru 2008 telephone bill Business				\$ 63.24
Account No: 1149 Representing: AT&T			IC System 444 Highway 96 East PO Box 64437 St Paul MN 55164-0437				
Sheet No. 1 of 10 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Tota ched	al \$	\$ 1,390.98

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In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 2638 Creditor # : 7 Bank of America PO Box 15726 Wilmington DE 19886-5726	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community thru 2008 Credit Card Purchases) and the second	niegiiii)	Unliquidated	Disputed	Amount of Claim \$ 14,359.44
Account No: 2638 Representing: Bank of America			Nelson, Watson, & Associates 80 Merrimack Street Haverhill MA 01830					
Account No: 7764 Creditor # : 8 Bank of America PO Box 15726 Wilmington DE 19886-5726		Н	thru 2008 Credit Card Purchases					\$ 31,215.74
Account No: 7764 Representing: Bank of America			Zwicker & Associates, P.C. 80 Minuteman Road Andover MA 01810-1031					
Account No: 3553 Creditor # : 9 Battaglia 2545 S Ashland Ave Chicago IL 60608		Н	thru 2007 food vendor to business Business					\$ 4,724.45
Account No: 0955 Creditor #: 10 Best Buy Retail Services PO Box 15521 Wilmington DE 19850-5521		Н	thru 2008 Credit Card Purchases					\$ 4,443.53
Sheet No. 2 of 10 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on S and, if applicable, on the Statistical Summary of Certain Liabilit	ummary o	Sch	ota nedu	I \$	\$ 54,743.16

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Silvio Cataldo, Jr. and Jac	cqueline Ann Cataldo
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Case	No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0955 Representing: Best Buy Retail Services	+		Firstsource Advantage LLC 205 Bryant Woods South Amherst NY 14228				
Account No: 6569 Creditor # : 11 Cintas PO Box 7759 Romeoville IL 60446	+	H	thru 2007 towel, uniform & linen service Business - materials disposed of by mold remediation contractor				\$ 637.94
Account No: 4214 Creditor # : 12 Citi Cards PO Box 688915 Des Moines IA 50368-8915		W	thru 2008 Credit Card Purchases				\$ 12,533.54
Account No: 4214 Representing: Citi Cards	-		Blatt, Hassenmiller Leibsker & 125 S Wacker Suite 400 Chicago IL 60606-4440				
Account No: 9196 Creditor # : 13 Citi Cards PO Box 688915 Des Moines IA 50368-8915	•	W	thru 2008 Credit Card Purchases				\$ 10,089.04
Account No: 9196 Representing: Citi Cards			Blatt, Hassenmiller Leibsker & 125 S Wacker Suite 400 Chicago IL 60606-4440				
Sheet No. 3 of 10 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Tota ched	al \$ ules	\$ 23,260.52

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	
Account No: 6039 Creditor # : 14 Commonwealth Edison Bill Payment Center Chicago IL 60448-1014		H	thru 2008 Utility Bills Business				\$ 3,341.78
Account No: 6124 Creditor # : 15 Dierks Waukesha PO Box 68-5015 Milwaukee WI 53268-5015		Н	thru 2007 food vendor to business Business				\$ 1,000.56
Account No: 6124 Representing: Dierks Waukesha			Brennan & Clark Ltd. 721 E Madison Villa Park IL 60181				
Account No: 4022 Creditor # : 16 Discover PO Box 15192 Wilmington DE 19850-5192		J	thru 2008 Credit Card Purchases				\$ 14,374.98
Account No: 4022 Representing: Discover			Baker & Miller, P.C. 29 N Wacker Drive Attn: Liza Viero Chicago IL 60606				
Account No: 6045 Creditor # : 17 Dish Network Dept 0063 Palatine IL 60055-0063		Н	thru 2007 Utility Bills Business				\$ 490.00
Sheet No. 4 of 10 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ached t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of S	Tot	al \$ dules	

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5062 Creditor # : 18 Douglas Alarm Co. 6230 Gaynelle Road Tinley Park IL 60477		H	thru 2007 alarm installer Business				\$ 480.00
Account No: Creditor # : 19 Dr. Gerald Connors, DDS 10257 S. Cicero Avenue Oak Lawn IL 60453		W	thru filing dental services balance of spouse's dental bridge work				\$ 500.00
Account No: 0001 Creditor # : 20 Dreyers/Edy Grand 5929 College Ave Oakland CA 94618		H	thru 2007 ice cream vendor to business Business				\$ 149.98
Account No: ck08 Creditor # : 21 Fox Valley Farms 1600 Downs Drive West Chicago IL 60185		H	thru 2007 ice cream vendor to business Business				\$ 10,057.65
Account No: 7740 Creditor # : 22 GE Money LOC PO Box 981422 El Paso TX 79998-1422		J	thru 2008 line of credit advances			X	\$ 21,215.85
Account No: 7464 Creditor # : 23 GM Card PO Box 80082 Salinas CA 93912-0082		J	thru 2008 Credit Card Purchases				\$ 13,011.93
Sheet No. 5 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched	to Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tota ched	al \$ ules	\$ 45,415.41

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

<u></u>			(Continuation Sneet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7464							
Representing: GM Card			Arrow Financial Service 5996 W Toughy Ave Niles IL 60714				
Account No: 3255		H	thru 2008				\$ 343.26
Creditor # : 24 Harris Bank 114 West First Street Hindsale IL 60521		-	overdraft fees Business				, 513126
Account No: 3255							
Representing: Harris Bank			Credit Management Services 1375 East Woodfield Road Suite 110 Schaumburg IL 60173				
Account No: 6922		J	thru 2008				\$ 19,641.98
Creditor # : 25 Harris FIA Card Services PO Box 15026 Wilmington DE 19850-5026			Credit Card Purchases				
Account No: 6922							
Representing: Harris FIA Card Services			Blitt and Gaines, P.C. 661 Glenn Ave Wheeling IL 60090				
Account No: 4112		H	thru 2008				\$ 8,909.15
Creditor # : 26 Harris N.A. 3800 Golf Road PO Box 5038 Rolling Meadows IL 60008			Line of Credit				7 3,333.13
Sheet No. 6 of 10 continuation sheets atta	ched :	to Sa	chedule of	6 1		. ^	
Creditors Holding Unsecured Nonpriority Claims	oneu .	ان ن	(Use only on last page of the completed Schedule F. Report also on Sur and, if applicable, on the Statistical Summary of Certain Liabilities	nmary of S	Tota ched	al \$ ules	\$ 28,894.39

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In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1189 Creditor # : 27 Home Depot Credit Services Processing Center Des Moines IA 50364-0500		H	thru 2008 Credit Card Purchases				\$ 5,931.54
Account No: 5051 Creditor # : 28 Ice Town 1814 Beach Street Broadview IL 60155		H	thru 2007 ice vendor & services Business - service balance - creditor picked up its equipment in				\$ 675.00
Account No: 0247 Creditor # : 29 Island Oasis PO Box 711558 Cincinnati OH 45271-1558		Н	thru 2007 ice cream vendor to business Business - service balance - creditor picked up its equipment in				\$ 226.00
Account No: 0247 Representing: Island Oasis			Coface Collections 50 Millstone Road Building 100, Suite 120 East Windsor NJ 08520-1419				
Account No: Creditor # : 30 James E. Watkins 9403 Chestnut, Apt 38 Franklin Park IL 60131		H	2007 est.value of informal bailment car held for friend, pending friend's restoration of driving		X		\$ 1,500.00
Account No: 3196 Creditor # : 31 Mahoney Environment 1819 Moen Ave Joliet IL 60436		H	thru 2007 waste oil service Business				\$ 850.00
Sheet No. 7 of 10 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched	to Sc	Chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of So	Γota ched	il \$	\$ 9,182.54

Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main Document Page 37 of 61

Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4151 Creditor #: 32 Menards Retail Services	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community thru 2008 Credit Card Purchases	Contingent	Unliquidated	Disputed	Amount of Claim \$ 2,324.45
PO Box 17602 Baltimore MD 21297-1602 Account No: 4151 Representing:			ARS Recovery Services LLC 1845 Highway 93 South				
Menards Retail Services Account No: 4151			Kalispell MT 59901				
Representing: Menards Retail Services			Fortis Capital LLC 2620 S Maryland Parkway Suite 14-820 Las Vegas NV 89109				
Account No: Creditor # : 33 National City Bank 607 West Devon Park Ridge IL 60068		Н	thru 2008 bank overdrafts			X	\$ 18,820.29
Account No:							
Representing: National City Bank			Weltman, Weinberg, et al 323 West Lakeside Ave Cleveland OH 44113-1099				
Account No: 5583 Creditor # : 34 Nicor Gas PO Box 2020 Aurora IL 60507-2020		H	thru 2008 Utility Bills Business Premises located @ 17726 South Oak Park Avenue, Tinley				\$ 1,136.94
Sheet No. 8 of 10 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	to Sc	Chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of Sc	Γ ota chedu	I \$	\$ 22,281.68

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re <i>Silvio</i>	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No	•

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9659 Creditor # : 35 NuCO2 2800 SE Market Place Stuart FL 34997		H	thru 2007 carbon dioxide vendor to business Business				\$ 93.37
Account No: 7398 Creditor # : 36 NuWay Disposal Service, Inc. PO Box 9 Mokena IL 60448		H	thru 2008 waste disposal service Business				\$ 464.52
Account No: 7398 Representing: NuWay Disposal Service, Inc.			Murphy Lomon & Associates PO Box 2206 Des Plaines IL 60017-2206				
Account No: hick Creditor #: 37 Original Rainbow Cone PO Box 42-866 Evergreen Park IL 06805-0866		Н	thru 2007 ice cream vendor to busioness Business				\$ 729.00
Account No: hick Creditor # : 38 Ryan Meat Company 6717 S State Street Chicago IL 60637		H	thru 2007 meats vendor to business Business				\$ 848.68
Account No: 5207 Creditor # : 39 Sam's Club PO Box 530942 Atlanta GA 30353-0942		H	thru 2008 Credit Card Purchases				\$ 2,001.06
Sheet No. <u>9</u> of <u>10 continuation sheets attactions Holding Unsecured Nonpriority Claims</u>	ached t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot	al \$	\$ 4,136.63

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	
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Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	
Account No: 5207							
Representing: Sam's Club			Encore Receivable Mgmt 400 North Rogers Road PO Box 3330 Olathe KS 66063-3330				
Account No: -564		H	thru 2007				\$ 337.2
Creditor # : 40 Turano Baking Company 6501 W Roosevelt Road Berwyn IL 60402			bread & baked goods vendor Business				
Account No: 7937		H	2007				\$ 91.3
Creditor # : 41 UEQ Corp./ March Equipment 930 West Fullerton Addison IL 60101			repairs bill				
Account No: hick		H	thru 2007				\$ 2,519.0
Creditor # : 42 Vienna Sausage/Art Hatfield 3360 Glenwood Dyer Road Lynnwood IL 60411			meats vendor to business Business				
Account No:							
Account No:							
Sheet No. 10 of 10 continuation sheets at	tached t	o Sc	shedule of	Subt		·	\$ 2,947.6
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Su and, if applicable, on the Statistical Summary of Certain Liabilitie	mmary of S		ules	\$ 218,467.8

FORM B6G (10/05) WC486 09-25354	Doc 1	Filed 07/13/09	Entered 07/13/09 18:10:30	Desc Main
. e			Page 40 of 61	

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	/ Debtor	Cas	se No.	
· <u>-</u>								<u></u>		_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

FORM B6H (10/05) WCASE 09-25354	Doc 1	Filed 07/13/09	Entered 07/13/09 18:10:30	Desc Main
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In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo	/ Debtor	Case No.	
									_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Silvio Cataldo, Jr.	and Jacqueline Ann Cataldo ,	Case No.	
	Debtor(s)		(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

ess the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. Deptor's Marital DEPENDENTS OF DEBTOR AND SPOUSE							
	DEPENDENTS OF DEI	BTOR AND SP					
Status:	RELATIONSHIP(S):		AGE(S):				
Married	Son (college student, starts law school Fa	11 '09)	25				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Retired	Legal	Secretary				
Name of Employer		Locke	Lord Bissell	& Bro	ok LLP		
How Long Employed		27 yea	rs				
Address of Employer		111 Sc	outh Wacker Di	cive			
		Chicag	go IL 60606				
INCOME: (Estimate of av	erage or projected monthly income at time case filed)		DEBTOR		SPOUSE		
	salary, and commissions (pro rate if not paid monthly)	\$ \$	0.00		5,378.0		
2. Estimate Monthly Over	time	\$	0.00		0.0		
3. SUBTOTAL		\$	0.00	\$	5,378.0		
 LESS PAYROLL DEDU a. Payroll Taxes and S 		\$	0.00	\$	1,354.0		
b. Insurance	Social Security	φ \$	0.00	T	428.0		
c. Union Dues		\$ \$	0.00	Ψ	0.0		
d. Other (Specify):		\$	0.00		0.0		
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$	0.00	\$	1,782.0		
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	0.00	Τ	3,596.0		
	peration of business or profession or farm (attach detailed statement)	\$	0.00		0.0		
8. Income from Real Prop	perty	\$\$\$\$	0.00	Ŧ.	0.0		
Interest and dividends		\$	0.00	\$	0.0		
Alimony, maintenance of dependents listed above	e or support payments payable to the debtor for the debtor's use or that re.	\$	0.00	\$	0.0		
11. Social Security or gov		Φ.	1 416 00	Φ.			
Specify: Social		\$ \$	1,416.00 705.00		0.0 0.0		
 Pension or retirement Other monthly income 		Φ	703.00	Φ	0.0		
Specify:	3	\$	0.00	\$	0.0		
		· ·		*			
14. SUBTOTAL OF LINE	S 7 THROUGH 13	\$	2,121.00		0.0		
15. AVERAGE MONTHLY	,	\$	2,121.00	\$	3,596.0		
	E MONTHLY INCOME: (Combine column totals		<u>\$</u>	5,717	7.00		
from line 15; if there is	only one debtor repeat total reported on line 15)	\ I	also on Summary of S		, II ,		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

- Spouse's employer, recently completed a merger with a larger Texas firm which led to redundancy staff terminations & salary reductions which are expected to be ongoing.
- Spouse expects elimination of "extra regular hours" & all over time hours

Statistical Summary of Certain Liabilities and Related Data)

In re Silvio Cataldo, Jr. and Jacqueline Ann Cataldo	Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) X No a. Are real estate taxes included? Yes b. Is property insurance included? Yes No \times \$.....30.0...0.0. 2. Utilities: a. Electricity and heating fuel b. Water and sewer 45.00 \$ c. Telephone 80.00 .\$. Internet & DSL Package d Other 70.00 \$ Cell Phones Other 125.00 Other \$ 0.00 3. Home maintenance (repairs and upkeep) \$ 125.00 600.00 4. Food \$ 5. Clothing \$..... 125.00 \$ 100.00 6. Laundry and dry cleaning \$.....*350.00* 7. Medical and dental expenses \$ 385.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 50.00 \$ 125.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 7.5.00 \$ b. Life c. Health 267.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$......425.00 a. Auto 0.00 b. Other: \$ c. Other: 0.00 d. Other: \$ 14. Alimony, maintenance, and support paid to others 0,00 15. Payments for support of additional dependents not living at your home \$ 525.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$... 0.00 17. Other: \$ 0.00 \$ 0.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules \$ 5,932.00 and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: - PAYMENT PLAN to IRS on non-dischargeable debt of approx. \$ 500 per month - Debtors' son is expected to resume status as a "Qualifying Relative" for IRS tax exemption and support test purposes with status as a full-time law student in the Fall of '09

20. STATEMENT OF ASCINDENCE DOC 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main a. Average monthly income from Line 16 of Schedule I Document Page 44 of 61 \$5,717.00 \$5,932.00 \$5,932.00 \$10.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Silvio Cataldo,	Jr. a	nd Jacqueline	Ann Cataldo		Case No. Chapter	7
				_/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 625,000.00		
B-Personal Property	Yes	4	\$ 118,859.00		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	3		\$ 643,489.48	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		\$ 87,953.35	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	11		\$ 218,467.83	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,717.00
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,932.00
ТОТ	AL	30	\$ 743,859.00	\$ 949,910.66	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>silvio</i>	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo		Case No.	
								Chapter	7
							/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	s .

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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In re Silvio Cataldo, Jr. and Jacqu	ueline Ann Cataldo	Case No.	
Debte		(if known	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have read the to the best of my knowledge, information and	e foregoing summary and schedules, consisting of sheets, and that they are true and belief.
Date:	7/13/2009	Signature /s/ Silvio Cataldo, Jr. Silvio Cataldo, Jr.
Date:	7/13/2009	Signature /s/ Jacqueline Ann Cataldo

Form 7 (4/07) Th Case 09-25354, N Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main

Document Page 48 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

Case No.

In re: Silvio Cataldo, Jr.

dba CataldoEnterprises, Inc. (dsslvd 4/10/09)

aka Chick's Ice Cream & Deli

and

Jacqueline Ann Cataldo

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$ 32,064 Spouse's employment as a legal secretary

Last Year: \$ 57,681 Year before: \$ 54,184

Year to date: -0-Debtor is retired and has no income from employment, trade, Last Year: -0profession or operation of business

Year before: For '06 & '07 (only pension and social secutity, as reflected in budget) -NOL- carryover of (212,034)

Carryover loss from Cataldo Enterprises for '06 & '07 from

Forms 1120S are in the aggregate \$212,034.00.

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or

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chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$13,854.00

debtor's pension & social security

Last Year: \$ 25,200.00 Year before: \$ 24,900.00

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

Creditor: Dr. Gerald Connors, DDS

July 2009

\$ 2,500

\$ 500

Address: 10257 S. Cicero Avenue,

Oak Lawn IL 60453

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **AMOUNT PAID** OR VALUE OF

AMOUNT

TRANSFERS

TRANSFERS

STILL OWING

Creditor: James L. Policchio &

Associates, P.C.

thru May 1st, '09

approx. \$ 2,500.00 0 -

Address: 18470 Thompson Court, Suite 1C, Tinley Park IL 60477

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

property located @

17726 S Oak Park Ave,

Tinley Park IL 60477

COURT OR AGENCY

AND LOCATION

STATUS OR DISPOSITION

National City Bank

(the commercial

Summary Judgment

07/08/2009

Silvio Cataldo,

Cataldo

Enterprises, Tenant Fire Protection &

Unknown Owners Case# 08CH21420 Mortgage Foreclosure Daley Center

believed entered

Greco & Sons, Inc.

trade creditor collection action Daley Center

ex-parte judgment entered 6/23/009 for \$3,729.93 plus

 \mathbf{v} . Cataldo

Statement of Affairs - Page 2

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QUESTION 4a CONTINUED ...

CAPTION OF SUIT

AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION STATUS OR DISPOSITION

Enterprises, Inc. dba Chick's Ice Cream & Deli, and Silvio Cataldo Silvio Cataldo Case# 09M1-138544

costs

Discover Bank

credit card collection

action

Daley Center

prove-up set for

Silvio & Jacqueline

Cataldo

Case # 09M1-121553

COURT OR AGENCY

07/16/2009

Notice Date

IDES Cataldo Enterprises Notice of Determination and Assessment and Demand for Payment (Administrative

IDES Collections Analysis

33 S State, 10th

Floor

June 30th, 2009 (would be final 20 days thereafter)

4485126

Proceeding) Chicago IL 60603-2802

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Cary Brown, Attorney

Address:

7220 W. 194th St. - Suite 107

Tinley Park , IL 60487

Date of Payment: thru filing Payor: Jacqueline Cataldo

\$3,000.00

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

2nd quarter '07

Institution: Harris Bank Address: 7455 West 63rd,

Summit IL 60501

Account Type and No .: Checking Accounts Final Balance: -0-(Cataldo Enterprise &

Debtor's personal

account)

Institution: National City Address: 607 West Devon, Park

Ridge IL 60068

Account Type and No .: Checking & Payroll Accounts Final Balance: -0-

1st quarter '08 (overdraft of \$ 18,000, which is disputed)

closed 4th

quarter '07 &

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12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Owner: James E. Watkins Address: 9403 Chestnut, Apt 38,Franklin Park IL 60131 Description: 1997 FordRanger Value: \$ 1,425 to \$ 1,725

In Debtor's possession

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

⋈ NONE

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NAME AND ADDRESS

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D.

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Cataldo Enterprises, Inc. d/b/a Chick's Ice Cream & Deli ID: 86-1158448

17609 South Oak Park Avenue, Tinley Park IL 60477 restaurant (ice cream and deli/ sit down,carry-

out, & drive thru)

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Name: James L. Policchio & Associates, P.C., An Accountancy

.

Dates: 1st quarter '07 thru

filing & beyond

Corporation

Address: 18470 Thompson Court, Suite 1C, Tinley Park IL 60477

Name: Robert J. DeAngelo & Associates, Financial Planners Address: 3 Saint Pauls Drive, Bourbonnais IL 60914-4844 Dates: 4th quarter '06

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

			NΠ			

Name:	Debtor
Missi	ng:

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NONE

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NONE

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NONE

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

DATE OF **TERMINATION** NAME AND ADDRESS TITLE

Name: Debtor, Silvio Cataldo, Title: sole share start 2006, now holder, sole dissolved

Address: debtor's residence director & sole

officer

23. Withdrawals from a partnership or distribution by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE

2	Tav	Cana	olidation	Grain
24.	Idx	COUS	onuation	GIOUD.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NONE

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 07/13/2009 Signature /s/ Silvio Cataldo, Jr.

Of Debtor

Signature /s/ Silvio Cataldo, Jr.

Of Debtor

Signature /s/ Jacqueline Ann Cataldo

of Joint Debtor

(if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Silvio	Cataldo,	Jr.	and	Jacqueline	Ann	Cataldo		Case No. Chapter	
								/ Debtor		

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - HUSBAND'S DEBTS

- ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🛮 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2006 Chrylser Town & Country	Chrysler Financial				X
Pepsi Dispenser	PepsiAmericas	X			
Business Signage	Signtronix/Northern Leasing	x			
Miscellaneous trade fixtures	National City Bank	X			
Chick's Ice Cream & Deli	National City Bank	X			
"	National City Bank	X			
Debtor's Residence	Greco & Sons, Inc.		X		
Chick's Ice Cream & Deli	Tenant Fire Protection	X			
п	Greco & Sons, Inc.	x			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Signature of Debtor(s)

Date: 07/13/2009 Debtor: /s/ Silvio Cataldo, Jr.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Silvio Cataldo, Jr. and Jacqu	eline Ann Cataldo			se No. apter 7		
			Debtor			
CHAPTER 7 S	STATEMENT OF IN	TENTION -	WIFE'S	DEBTS		
☑ I have filed a schedule of assets and liabilities which	includes debts secured by prop	perty of the estate.				
☑ I have filed a schedule of executory contracts and un		•	subject to an ι	unexpired lease		
☐ I intend to do the following with respect to the propert						
Description of Secured Property	Creditor's Name		Property will be Surrendered	ı	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None			X			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of De	ebtor(s)				
Date: <u>07/13/2009</u>	Debtor: /s/ Jacqueli	ne Ann Cat	aldo			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re Silvio Cataldo, Jr. and Jacqu	Cataldo, Jr. and Jacqueline Ann Cataldo			Case No. Chapter 7				
			Debtor					
CHAPTER 7	STATEMENT OF IN	ITENTION -	JOINT E	DEBTS				
	includes debts secured by prop	perty of the estate.						
I have filed a schedule of executory contracts and un	nexpired leases which includes	personal property	subject to an ι	unexpired lease	ı.			
☐ I intend to do the following with respect to the proper	ty of the estate which secures t	hose debts or is su	ubject to a leas	se:				
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	redeemed pursuant to	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
Debtor's Residence	Wells Fargo Home Mortgage			X				
II .	Harris Bank			X				
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)						
	Signature of De	ebtor(s)						
Date: <u>07/13/2009</u>	Debtor: /s/ Silvio C	ataldo, Jr	•					
Date: <u>07/13/2009</u>	Joint Debtor: /s/ Jacqu	eline Ann (Cataldo					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Silvio Cataldo, Jr. dba CataldoEnterprises, Inc. (dsslvd 4/10/09)		Case No.
11116	dba CataldoEnterprises,Inc.(dsslvd 4/10/09)		Chapter 7
	aka Chick's Ice Cream & Deli		
	and		
	Jacqueline Ann Cataldo		
		/ Debtor	
	Attorney for Debtor: Carry Provin		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 07/13/2009 Respectfully submitted,

X/s/ Cary Brown
Attorney for Petitioner: Cary Brown

Law Office of Cary Brown 7220 W. 194th St. - Suite 107 Tinley Park IL 60487 Case 09-25354 Doc 1 Filed 07/13/09 Entered 07/13/09 18:10:30 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Silvio Cataldo, Jr.

dba CataldoEnterprises,Inc.(dsslvd 4/10/09)

aka Chick's Ice Cream & Deli

and

Jacqueline Ann Cataldo

Case No. Chapter 7

Attorney for Debtor: Cary Brown

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 07/13/2009 /s/ Silvio Cataldo, Jr.

Debtor

/s/ Jacqueline Ann Cataldo

Joint Debtor

/ Debtor

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